

OPPENHEIMER

OPPENHEIMER WOLFF & DONNELLY LLP

Plaza VII, Suite 3300
45 South Seventh Street
Minneapolis, MN 55402-1609

oppenheimer.com

612.607.7000
Fax 612.607.7100

RECEIVED
CENTRAL FAX CENTER

SEP 27 2004


FAX COVER LETTER

September 27, 2004

TO: Mail Stop AF
COMPANY: U.S. Patent and Trademark Office
PHONE:
FAX: 703-872-9306

FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
EMAIL: Chilberg@oppenheimer.com
RE: Serial No. 09/930,786
Attorney Docket No. 60021-375602

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via facsimile number 703-872-9306 on September 27, 2004.



Ann Pommier

This facsimile contains confidential information intended only for the use of the addressee(s) named above and may contain information that is legally privileged. If you are not the addressee, or the person responsible for delivering it to the addressee, you are hereby notified that reading, disseminating, distributing or copying this facsimile is strictly prohibited. If you have received this facsimile by mistake, please immediately notify us by telephone and return the original message to us at the address above via the Postal Service (we will reimburse postage). Thank you.

Originals: Not being sent

Completed by: Ann Pommier/7257

You should receive 15 page(s) including this page.
If the transmission is incomplete, please call 612.607.7276 as soon as possible.

Serial No 09/930,786
In reply to Office Action mailed July 27, 2004
Page 1 of 14

RECEIVED
CENTRAL FAX CENTER

SEP 27 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Sloan et al.

Ser. #: 09/930,786

Filed: August 15, 2001

For: AUTOMATED FINANCIAL
PORTFOLIO COACHING AND
RISK MANAGEMENT SYSTEM

Examiner: Pwu, Jeffrey C.

Art Unit: 3628

Atty. Docket #: 60021-375602

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I certify that this paper is being transmitted by
facsimile to "Mail Stop AF, Commissioner for
Patents, P.O. Box 1450, Alexandria, VA 22313-
1450" via the facsimile number 703-872-9306, on
September 27, 2004.


Ann Pommier

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated July 27, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 10 of this paper.